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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

PATENT

Applicants:	Yelena Khandros, et al.	Docket No.:	20655.0700
Serial No.:	10/749,697	Examiner:	Kenneth Bartley
Filing Date:	December 31, 2003	Group Art Unit:	3693
TITLE:	SYSTEM FOR REDUCING INFORMATION REQUIRED TO OPEN A NEW ACCOUNT		
		Confirmation No.:	2177

REPLY AND AMENDMENT

Mail Stop AF
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Commissioner:

In reply to the final Office Action mailed on November 10, 2010 of which this Reply is filed within two months, please amend the above identified application as follows:

Amendments to the Claims begin on page 2 of this paper.

Remarks/Arguments begin on page 9 of this paper.